

FIRST AMERICAN BANK CORPORATION

	CPP Disbursement Date 07/24/2009	RSSD (Holding Company) 1199974	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$2,705	\$2,859	5.7%		
Loans	\$1,446	\$1,188	-17.8%		
Construction & development	\$21	\$3	-85.4%		
Closed-end 1-4 family residential	\$162	\$138	-14.9%		
Home equity	\$403	\$347	-14.0%		
Credit card	\$0	\$0			
Other consumer	\$7	\$10	44.5%		
Commercial & Industrial	\$360	\$290	-19.5%		
Commercial real estate	\$295	\$220	-25.3%		
Unused commitments	\$543	\$524	-3.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$966	\$1,090	12.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$92	\$300	225.9%		
Cash & balances due	\$111	\$183	64.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$27	\$42	55.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$28	\$41	49.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,445	\$2,587	5.8%		
Deposits	\$2,213	\$2,377	7.4%		
Total other borrowings	\$200	\$188	-6.0%		
FHLB advances	\$157	\$167	5.7%		
Equity					
Equity capital at quarter end	\$260	\$271	4.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	8.5%	--		
Tier 1 risk based capital ratio	12.8%	14.1%	--		
Total risk based capital ratio	14.1%	15.3%	--		
Return on equity ¹	-13.7%	11.3%	--		
Return on assets ¹	-1.3%	1.1%	--		
Net interest margin ¹	3.9%	3.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	79.0%	158.5%	--		
Loss provision to net charge-offs (qtr)	109.2%	0.0%	--		
Net charge-offs to average loans and leases ¹	2.7%	1.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	70.3%	0.0%	5.3%	0.0%	--
Closed-end 1-4 family residential	9.8%	8.1%	1.2%	1.2%	--
Home equity	1.9%	1.4%	0.5%	0.5%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.1%	1.6%	0.5%	0.5%	--
Commercial & Industrial	2.8%	1.8%	0.3%	0.0%	--
Commercial real estate	7.2%	3.0%	1.1%	0.0%	--
Total loans	5.9%	2.8%	0.7%	0.3%	--